

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
FURGAT, DAVID J	§	Case No. 15-02085 DRC
FURGAT, MONICA L	§	
	§	
Debtors	§	

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TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 01/22/2015 . The undersigned trustee was appointed on 01/22/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 10,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	5.59
Bank service fees	185.87
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 9,808.54

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 08/12/2015 and the deadline for filing governmental claims was 08/12/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,750.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,750.00 , for a total compensation of \$ 1,750.00 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 9.70 , for total expenses of \$ 9.70 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/02/2016 By: /s/GINA B. KROL  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

## INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

Page: 1  
Exhibit A

Case No: 15-02085 DRC Judge: Donald R. Cassling  
Case Name: FURGAT, DAVID J  
FURGAT, MONICA L  
For Period Ending: 09/02/16

Trustee Name: GINA B. KROL  
Date Filed (f) or Converted (c): 01/22/15 (f)  
341(a) Meeting Date: 02/17/15  
Claims Bar Date: 08/12/15

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1629 W CELEBRITY CIR HANOVER PARK, IL 60133 (DEBT	180,200.00	0.00		0.00	FA
2. TCF Bank Checking Account	700.00	0.00		0.00	FA
3. Household Goods	2,000.00	0.00		0.00	FA
4. Books, CD's, DVD's	250.00	0.00		0.00	FA
5. WEARING APPAREL	50.00	0.00		0.00	FA
6. Jewelry and Furs	100.00	0.00		0.00	FA
earrings, watch, costume jewelry					
7. Term Life Insurance	0.00	0.00		0.00	FA
8. PENSION	130,000.00	0.00		0.00	FA
9. TAX REFUND	4,500.00	0.00		0.00	FA
anticipated 2014 federal and state income tax refunds					
10. 2005 Dodge Neon	566.00	0.00		0.00	FA
11. 1996 Volvo 850 Sedan	1,853.00	0.00		0.00	FA
12. 2007 Toyota Sequoia	16,000.00	10,000.00		10,000.00	FA
13. ANIMALS	0.00	0.00		0.00	FA
1 dog					
14. FUR COAT	500.00	0.00		0.00	FA
raccoon fur coat					
15. Jewelry	1,000.00	0.00		0.00	FA
wedding band					

TOTALS (Excluding Unknown Values) \$337,719.00 \$10,000.00 \$10,000.00 \$0.00  
Gross Value of Remaining Assets  
(Total Dollar Amount in Column 6)

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

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Exhibit A

Case No: 15-02085 DRC Judge: Donald R. Cassling  
Case Name: FURGAT, DAVID J  
FURGAT, MONICA L

Trustee Name: GINA B. KROL  
Date Filed (f) or Converted (c): 01/22/15 (f)  
341(a) Meeting Date: 02/17/15  
Claims Bar Date: 08/12/15

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee sold right, title and interest in vehicle back to Debtor  
October 08, 2015, 02:47 pm

Initial Projected Date of Final Report (TFR): 12/31/16 Current Projected Date of Final Report (TFR): 12/31/16

/s/ GINA B. KROL

\_\_\_\_\_  
Date: 09/02/16

GINA B. KROL

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-02085 -DRC  
Case Name: FURGAT, DAVID J  
FURGAT, MONICA L  
Taxpayer ID No: \*\*\*\*\*4650  
For Period Ending: 09/02/16

Trustee Name: GINA B. KROL  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*7772 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
07/07/15	12	David Furgat	Proceeds of sale	1129-000	10,000.00		10,000.00
08/07/15		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		11.99	9,988.01
09/08/15		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.85	9,973.16
10/07/15		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.35	9,958.81
11/06/15		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.81	9,944.00
12/07/15		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.31	9,929.69
01/08/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.76	9,914.93
02/05/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.74	9,900.19
02/18/16	030001	ADAMS-LEVINE	Acct #10BSBGR6291	2300-000		5.59	9,894.60
		370 Lexington Avenue					
		Suite 1101					
		New York, NY 10017					
03/07/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		13.77	9,880.83
04/07/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.69	9,866.14
05/06/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.20	9,851.94
06/07/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.65	9,837.29
07/08/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.15	9,823.14
08/05/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		14.60	9,808.54

Account *****7772	Balance Forward	0.00			
	1 Deposits	10,000.00	1	Checks	5.59
	0 Interest Postings	0.00	13	Adjustments Out	185.87
			0	Transfers Out	0.00
	Subtotal	\$ 10,000.00			
				Total	\$ 191.46
	0 Adjustments In	0.00			
	0 Transfers In	0.00			
	Total	\$ 10,000.00			

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 15-02085 -DRC  
Case Name: FURGAT, DAVID J  
FURGAT, MONICA L  
Taxpayer ID No: \*\*\*\*\*4650  
For Period Ending: 09/02/16

Trustee Name: GINA B. KROL  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*7772 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Trustee's Signature: /s/ GINA B. KROL Date: 09/02/16  
GINA B. KROL

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EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: September 02, 2016

Case Number: 15-02085		Priority Sequence				
Debtor Name: FURGAT, DAVID J				Joint Debtor: FURGAT, MONICA L		
Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
ADMIN 001 2100-00	Gina Krol 105 W. Madison Street Suite 1100 Chicago, IL 60602 Tax Id: 99-9999999	Administrative		\$0.00	\$1,759.70	\$1,759.70
ADMIN 2 001 3110-00	Cohen & Krol Attorneys for Trustee 105 W. Madison Street Suite 1100 Chicago, IL 60602	Administrative		\$0.00	\$1,759.16	\$1,759.16
000001 070 7100-90	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$0.00	\$10,821.84	\$10,821.84
000002 070 7100-90	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$0.00	\$15,883.36	\$15,883.36
000003 070 7100-90	Capital One, N.A. c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$0.00	\$2,848.45	\$2,848.45
000004 070 7100-90	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		\$0.00	\$34,035.35	\$34,035.35
000005 070 7100-90	Midland Funding LLC Midland Credit Management, Inc. as agent for MIDLAND FUNDING LLC PO Box 2011 Warren, MI 48090	Unsecured		\$0.00	\$11,629.76	\$11,629.76
000006 070 7100-90	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Unsecured		\$0.00	\$583.82	\$583.82
000007 070 7100-90	Midland Funding LLC Midland Credit Management, Inc. as agent for MIDLAND FUNDING LLC PO Box 2011 Warren, MI 48090	Unsecured		\$0.00	\$7,251.24	\$7,251.24

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EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: September 02, 2016

Case Number: 15-02085		Priority Sequence				
Debtor Name: FURGAT, DAVID J				Joint Debtor: FURGAT, MONICA L		
Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000008 070 7100-90	Portfolio Recovery Associates, LLC successor to U.S. Bank National Association (ELAN NORTH COMMUNITY BANK) POB 41067 Norfolk VA 23541	Unsecured		\$0.00	\$5,068.31	\$5,068.31
BOND 999 2300-00	ADAMS-LEVINE 370 Lexington Avenue Suite 1101 New York, NY 10017	Administrative		\$0.00	\$5.59	\$5.59
Case Totals:				\$0.00	\$91,646.58	\$91,646.58
Code #: Trustee's Claim Number, Priority Code, Claim Type						



**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-02085 DRC

Case Name: FURGAT, DAVID J

FURGAT, MONICA L

Trustee Name: GINA B. KROL

Balance on hand \$ 9,808.54

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: GINA B. KROL	\$ 1,750.00	\$ 0.00	\$ 1,750.00
Trustee Expenses: GINA B. KROL	\$ 9.70	\$ 0.00	\$ 9.70
Attorney for Trustee Fees: Cohen & Krol	\$ 1,732.50	\$ 0.00	\$ 1,732.50
Attorney for Trustee Expenses: Cohen & Krol	\$ 26.66	\$ 0.00	\$ 26.66
Other: ADAMS-LEVINE	\$ 5.59	\$ 5.59	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 3,518.86

Remaining Balance \$ 6,289.68

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 88,122.13 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 7.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	\$ 10,821.84	\$ 0.00	\$ 772.40
000002	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	\$ 15,883.36	\$ 0.00	\$ 1,133.67
000003	Capital One, N.A. c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	\$ 2,848.45	\$ 0.00	\$ 203.31
000004	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	\$ 34,035.35	\$ 0.00	\$ 2,429.26

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000005	Midland Funding LLC Midland Credit Management, Inc. as agent for MIDLAND FUNDING LLC PO Box 2011 Warren, MI 48090	\$ 11,629.76	\$ 0.00	\$ 830.07
000006	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	\$ 583.82	\$ 0.00	\$ 41.67
000007	Midland Funding LLC Midland Credit Management, Inc. as agent for MIDLAND FUNDING LLC PO Box 2011 Warren, MI 48090	\$ 7,251.24	\$ 0.00	\$ 517.55
000008	Portfolio Recovery Associates, LLC successor to U.S. Bank National Association (ELAN NORTH COMMUNITY BANK) POB 41067 Norfolk VA 23541	\$ 5,068.31	\$ 0.00	\$ 361.75

Total to be paid to timely general unsecured creditors \$ 6,289.68

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE